

### **Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

### **Listing of Claims:**

1. (Currently Amended) A processing system implemented method for identifying teaser surfers, the method comprising:

receiving, by the data processing system, a credit history data for a creditor;

~~calculating, summing, by the data processing system, a first set of sums, wherein each sum in the first set of sums comprises a total monthly credit card debt for all credit cards issued to the creditor for a corresponding, different one month period, wherein the total monthly credit card debt is summed for each of and wherein a first total number of sums in the first set of sums equals a predetermined number of months;~~

~~calculating, summing, by the data processing system, a second set of sums, wherein each sum in the second set of sums comprises a total monthly new credit card debt for all new credit cards issued to the creditor for [[a]] the corresponding, different one month period, wherein the total monthly new credit card debt is summed for each of the and wherein a second total number of sums in the second set of sums equals the predetermined number of months;~~

~~calculating, by the data processing system, a third set of percentages, wherein each percentages in the third set of percentages comprises a monthly percentage of new credit card debt to total credit card debt for [[a]] the corresponding, different one month period, wherein the monthly percentage of new credit card debt to total credit card debt is calculated for each of and wherein a third total number of percentages in the third set of percentages equals the predetermined number of months;~~

~~calculating, by the data processing system, an average percentage of new credit card debt to total credit card debt over the predetermined number of months;~~

~~comparing, by the data processing system, the average percentage of new credit card debt to total credit card debt to a preset cutoff average percentage, wherein, by comparing, a comparison is formed; of new credit card debt to total credit card debt; and~~

~~determining, issuing, by the data processing system, whether to issue a credit card to the creditor based on the comparison, of the average new credit card debt to total credit card debt to a preset cutoff average percentage of new credit card debt to total credit card debt.~~

2. (Currently Amended) The method recited in claim 1, further ~~comprising~~; ~~comprises~~:
  - ~~summing total monthly relatively new credit card debt for all relatively new credit cards issued to the creditor for a one month period, wherein the total monthly relatively new credit card debt is summed for each of the predetermined number of months;~~
  - ~~calculating a monthly percentage of relatively new credit card debt to total credit card debt for a one month period, wherein the monthly percentage of relatively new credit card debt to total credit card debt is calculated for each of the predetermined number of months;~~
  - ~~calculating, by the data processing system, a fourth set of sums, wherein each sum in the fourth set of sums comprises a total credit card debt for all relatively new credit cards issued to the creditor for the corresponding, different one month period, and wherein a fourth total number of sums in the fourth set of sums equals the predetermined number of months;~~
  - ~~calculating, by the data processing system, a fifth set of percentages, wherein each percentage in the fifth set of percentages comprises a percentage of relatively new credit card debt to total credit card debt for the corresponding, different one month period, and wherein a fifth total number of percentages in the fifth set of percentages equals the predetermined number of months;~~
  - ~~calculating, by the data processing system, an average percentage of relatively new credit card debt to total credit card debt over the predetermined number of months;~~
  - ~~comparing, by the data processing system, the average percentage of relatively new credit card debt to total credit card debt to a second preset cutoff average percentage, wherein, by comparing the average percentage of relatively new credit card debt to total credit card debt to the second preset cutoff average percentage, a second comparison is formed; of relatively new credit card debt to total credit card debt; and~~
  - ~~issuing, determining, by the data processing system, whether to issue a credit card to the creditor based on the second comparison, of relatively new credit card debt to total credit card debt to a preset cutoff average percentage of relatively new credit card debt to total credit card debt.~~
3. (Currently Amended) The method recited in claim 1, wherein [[a]] the new credit cards is a credit card having have been issued to the creditor for less than six months.
4. (Currently Amended) The method recited in claim 1, wherein the new credit cards are credit cards having been issued to the creditor for a period of time less than a preset time period, and wherein during the preset time period the new credit cards have [[for]] low interest teaser interest rates.

5. (Previously Presented) The method recited in claim 2, wherein the relatively new credit cards are credit cards having been issued to the creditor for less than twelve months.

6. (Currently Amended) The method recited in claim 2, wherein ~~[[a]] the~~ relatively new credit cards ~~is a credit card having~~ have been issued to the creditor for a period of time less than two preset time periods, and wherein the two preset time periods correspond to time periods during which the relatively new credit cards have ~~[[for]]~~ low interest teaser interest rates.

7. (Currently Amended) The method recited in claim 1, wherein the predetermined number of months is twelve months.

8. (Currently Amended) The method recited in claim 1, wherein the predetermined number of months is twenty-four months.

9. (Currently Amended) The method recited in claim 1, wherein the preset cutoff average percentage ~~of new credit card debt to total credit card debt~~ is sixty-five percent.

10. (Currently Amended) The method recited in claim 2, wherein the second preset cutoff average percentage ~~of relatively new credit card debt to total credit card debt~~ is eighty-five percent.

11. (Currently Amended) A data processing system implemented method for identifying teaser surfers, the method comprising:

receiving, by the data processing system, a credit history data for a creditor;

~~summing, by the data processing system, a total monthly relatively new credit card debt for all relatively new credit cards issued to the creditor for a one month period, wherein the total monthly relatively new credit card debt is summed for each of the predetermined number of months;~~

~~calculating, by the data processing system, a monthly percentage of relatively new credit card debt to total credit card debt for a one month period, wherein the monthly percentage of relatively new credit card debt to total credit card debt is calculated for each of the predetermined number of months;~~

calculating, by the data processing system, a first set of sums, wherein each sum in the first set of sums comprises a total credit card debt for all relatively new credit cards issued to the creditor for a corresponding, different one month period, and wherein a first total number of sums in the first set of sums equals the predetermined number of months;

calculating, by the data processing system, a second set of percentages, wherein each percentage in the second set of percentages comprises a percentage of relatively new credit card debt to total credit card debt for the corresponding, different one month period, and wherein a second total number of percentages in the second set of percentages equals the predetermined number of months;

calculating, by the data processing system, an average percentage of relatively new credit card debt to total credit card debt over the predetermined number of months;

comparing, by the data processing system, the average percentage of relatively new credit card debt to total credit card debt to a second preset cutoff average percentage, wherein, by comparing the average percentage of relatively new credit card debt to total credit card debt to the second preset cutoff average percentage, a second comparison is formed; of relatively new credit card debt to total credit card debt; and

issuing determining, by the data processing system, whether to issue a credit card to the creditor based on the second comparison, of relatively new credit card debt to total credit card debt to a preset cutoff average percentage of relatively new credit card debt to total credit card debt.

12. (Canceled)

13. (Currently Amended) The method recited in claim 11, wherein [[a]] the relatively new credit cards is a credit card having have been issued to the creditor for less than twelve months, and a credit card having been issued to the creditor for a period of time less than two preset time periods for low interest teaser interest rates.

14. (Currently Amended) The method recited in claim [[12]] 11, wherein [[a]] the relatively new credit cards is a credit card having have been issued to the creditor for less than six months, and a credit card having been issued to the creditor for a period of time less than a preset time period for low interest teaser interest rates.

15. (Currently Amended) The method recited in claim 11, wherein the predetermined number of months is one of twelve months and twenty-four months.

16. (Canceled)

17. (Currently Amended) A data processing system implemented method for identifying teaser surfers, the method comprising:
- receiving, by the data processing system, a credit history data for a creditor;
  - comparing, by the data processing system, an amount of new credit card debt to a total amount of credit card debt, wherein by comparing a comparison is formed; and
  - issuing, determining, by the data processing system, whether to issue a credit card to the creditor based on the comparison and further determining whether the creditor is a teaser surfer, of the amount of new credit card debt to the total amount of credit card debt.
18. (Currently Amended) The method recited in claim 17, further comprising; comprises;
- comparing performing a second comparison of an amount of relatively new credit card debt to a total amount of credit card debt;
  - additionally determining, by the data processing system, whether to issue issuing a credit card to the creditor based on the second comparison, of the amount of relatively new credit card debt to the total amount of credit card debt.
19. (Currently Amended) The method recited in claim 17, wherein the comparison of the amount of new credit card debt to the total amount of credit card debt is performed over a predetermined number of months.
20. (Currently Amended) The method recited in claim 18, further comprising: wherein
- responsive to at least one of the comparison of the amount of new credit card debt to the total amount of credit card debt exceeds exceeding a first predetermined threshold and the second comparison of the amount of relatively new credit card debt to the total amount of credit card debt exceeds exceeding a second predetermined threshold, denying the credit card to the creditor.
- 21-45. (Canceled)
46. (New) A recordable-type medium containing a computer program product for identifying teaser surfers, the computer program product comprising:
- instructions for receiving, by the data processing system, a credit history data for a creditor;
  - instructions for calculating, by the data processing system, a first set of sums, wherein each sum in the first set of sums comprises a total credit card debt for all credit cards issued to the creditor for a

corresponding, different one month period, and wherein a first total number of sums in the first set of sums equals a predetermined number of months;

instructions for calculating, by the data processing system, a second set of sums, wherein each sum in the second set of sums comprises a total new credit card debt for all new credit cards issued to the creditor for the corresponding, different one month period, and wherein a second total number of sums in the second set of sums equals the predetermined number of months;

instructions for calculating, by the data processing system, a third set of percentages, wherein each percentages in the third set of percentages comprises a percentage of new credit card debt to total credit card debt for the corresponding, different one month period, and wherein a third total number of percentages in the third set of percentages equals the predetermined number of months;

instructions for calculating, by the data processing system, an average percentage of new credit card debt to total credit card debt over the predetermined number of months;

instructions for comparing, by the data processing system, the average percentage of new credit card debt to total credit card debt to a preset cutoff average percentage, wherein, by comparing, a comparison is formed; and

instructions for determining, by the data processing system, whether to issue a credit card to the creditor based on the comparison.

47. (New) The recordable-type medium of claim 46 wherein the computer program product further comprises:

instructions for calculating, by the data processing system, a fourth set of sums, wherein each sum in the fourth set of sums comprises a total credit card debt for all relatively new credit cards issued to the creditor for the corresponding, different one month period, and wherein a fourth total number of sums in the fourth set of sums equals the predetermined number of months;

instructions for calculating, by the data processing system, a fifth set of percentages, wherein each percentage in the fifth set of percentages comprises a percentage of relatively new credit card debt to total credit card debt for the corresponding, different one month period, and wherein a fifth total number of percentages in the fifth set of percentages equals the predetermined number of months;

instructions for calculating, by the data processing system, an average percentage of relatively new credit card debt to total credit card debt over the predetermined number of months;

instructions for comparing, by the data processing system, the average percentage of relatively new credit card debt to total credit card debt to a second preset cutoff average percentage, wherein, by comparing the average percentage of relatively new credit card debt to total credit card debt to the second preset cutoff average percentage, a second comparison is formed; and

instructions for determining, by the data processing system, whether to issue a credit card to the creditor based on the second comparison.

48. (New) The recordable-type medium of claim 46 wherein the new credit cards have been issued to the creditor for less than six months.

49. (New) The recordable-type medium of claim 46 wherein the new credit cards are credit cards having been issued to the creditor for a period of time less than a preset time period, and wherein during the preset time period the new credit cards have low interest teaser interest rates.

50. (New) The recordable-type medium of claim 47 wherein the relatively new credit cards are credit cards having been issued to the creditor for less than twelve months.

51. (New) The recordable-type medium of claim 47 wherein the relatively new credit cards have been issued to the creditor for a period of time less than two preset time periods, and wherein the two preset time periods correspond to time periods during which the relatively new credit cards have low interest teaser interest rates.

52. (New) The recordable-type medium of claim 46 wherein the predetermined number of months is twelve months.

53. (New) The recordable-type medium of claim 46 wherein the predetermined number of months is twenty-four months.

54. (New) The recordable-type medium of claim 46 wherein the preset cutoff average percentage is sixty-five percent.

55. (New) The recordable-type medium of claim 47 wherein the second preset cutoff average is eighty-five percent.

56. (New) A data processing system comprising:  
a bus;  
at least one processor coupled to the bus;

a computer usable medium coupled to the bus, wherein the computer usable medium contains a set of instructions for identifying teaser surfers, wherein the at least one processor is adapted to carry out the set of instructions to:

- receive a credit history data for a creditor;

- calculate a first set of sums, wherein each sum in the first set of sums comprises a total credit card debt for all credit cards issued to the creditor for a corresponding, different one month period, and wherein a first total number of sums in the first set of sums equals a predetermined number of months;

- calculate a second set of sums, wherein each sum in the second set of sums comprises a total new credit card debt for all new credit cards issued to the creditor for the corresponding, different one month period, and wherein a second total number of sums in the second set of sums equals the predetermined number of months;

- calculate a third set of percentages, wherein each percentages in the third set of percentages comprises a percentage of new credit card debt to total credit card debt for the corresponding, different one month period, and wherein a third total number of percentages in the third set of percentages equals the predetermined number of months;

- calculate an average percentage of new credit card debt to total credit card debt over the predetermined number of months;

- compare the average percentage of new credit card debt to total credit card debt to a preset cutoff average percentage, wherein, by comparing, a comparison is formed; and

- determine whether to issue a credit card to the creditor based on the comparison.

57. (New) The data processing system of claim 56 wherein the at least one processor is further adapted to carry out the set of instructions to:

- calculate a fourth set of sums, wherein each sum in the fourth set of sums comprises a total credit card debt for all relatively new credit cards issued to the creditor for the corresponding, different one month period, and wherein a fourth total number of sums in the fourth set of sums equals the predetermined number of months;

- calculate a fifth set of percentages, wherein each percentage in the fifth set of percentages comprises a percentage of relatively new credit card debt to total credit card debt for the corresponding, different one month period, and wherein a fifth total number of percentages in the fifth set of percentages equals the predetermined number of months;

- calculate an average percentage of relatively new credit card debt to total credit card debt over the predetermined number of months;



compare the average percentage of relatively new credit card debt to total credit card debt to a second preset cutoff average percentage, wherein, by comparing the average percentage of relatively new credit card debt to total credit card debt to the second preset cutoff average percentage, a second comparison is formed; and

determine whether to issue a credit card to the creditor based on the second comparison.

58. (New) The data processing system of claim 56 wherein the new credit cards have been issued to the creditor for less than six months.

59. (New) The data processing system of claim 56 wherein the new credit cards are credit cards having been issued to the creditor for a period of time less than a preset time period, and wherein during the preset time period the new credit cards have low interest teaser interest rates.

60. (New) The data processing system of claim 57 wherein the relatively new credit cards are credit cards having been issued to the creditor for less than twelve months.

61. (New) The data processing system of claim 57 wherein the relatively new credit cards have been issued to the creditor for a period of time less than two preset time periods, and wherein the two preset time periods correspond to time periods during which the relatively new credit cards have low interest teaser interest rates.

62. (New) The data processing system of claim 56 wherein the predetermined number of months is twelve months.

63. (New) The data processing system of claim 56 wherein the predetermined number of months is twenty-four months.

64. (New) The data processing system of claim 56 wherein the preset cutoff average percentage is sixty-five percent.

65. (New) The data processing system of claim 57 wherein the second preset cutoff average is eighty-five percent.

66. (New) A recordable-type medium containing a computer program product for identifying teaser surfers, the computer program product comprising:

- instructions for receiving, by the data processing system, a credit history data for a creditor;
- instructions for comparing, by the data processing system, an amount of new credit card debt to a total amount of credit card debt, wherein by comparing a comparison is formed; and
- instructions for determining, by the data processing system, whether to issue a credit card to the creditor based on the comparison and further determining whether the creditor is a teaser surfer.

67. (New) The recordable-type medium of claim 66 wherein the computer program product further comprises:

- instructions for performing a second comparison of an amount of relatively new credit card debt to a total amount of credit card debt;
- instructions for additionally determining, by the data processing system, whether to issue a credit card to the creditor based on the second comparison; and
- instructions for, responsive to at least one of the comparison exceeding a first predetermined threshold and the second comparison exceeding a second predetermined threshold, denying the credit card to the creditor.

68. (New) A data processing system comprising:

- a bus;
- at least one processor coupled to the bus;
- a computer usable medium coupled to the bus, wherein the computer usable medium contains a set of instructions for identifying teaser surfers, wherein the at least one processor is adapted to carry out the set of instructions to:
  - receive a credit history data for a creditor;
  - compare an amount of new credit card debt to a total amount of credit card debt, wherein by comparing a comparison is formed; and
  - determine whether to issue a credit card to the creditor based on the comparison and further determine whether the creditor is a teaser surfer.

69. (New) The data processing system of claim 68 wherein the at least one processor is further adapted to carry out the set of instructions to:

- perform a second comparison of an amount of relatively new credit card debt to a total amount of credit card debt;

additionally determine whether to issue a credit card to the creditor based on the second comparison; and

responsive to at least one of the comparison exceeding a first predetermined threshold and the second comparison exceeding a second predetermined threshold, deny the credit card to the creditor.